(ASSESSMENT SYSTEM.)

Limit of Age for Admission is from 18 to 55 Years.

Rates of Monthly Assessments.

To assure (1) the Mortuary Benefit, (2) the Total and Permanent Disability Benefit, the members of the I.O.F are required to pay the small monthly rates shown below:

SCHEDULE OF RATES OF MONTHLY ASSESSMENTS FOR THE ORDINARY CLASS.

Age	$500	$1,000	$2,000	$3,000	$4,000	$5,000
18	$0 38	$0 76	$1 50	$2 25	$3 04	$3 80
19	39	78	1 56	2 34	3 12	3 90
20	40	80	1 60	2 40	3 20	4 00
21	41	82	1 64	2 46	3 28	4 10
22	42	84	1 68	2 52	3 36	4 20
23	43	86	1 72	2 58	3 44	4 30
24	45	90	1 80	2 70	3 60	4 50
25	47	94	1 88	2 82	3 76	4 70
26	49	98	1 96	2 94	3 92	4 90
27	51	1 02	2 04	3 06	4 08	5 10
28	53	1 06	2 12	3 18	4 24	5 30
29	55	1 10	2 20	3 30	4 40	5 50
30	57	1 14	2 28	3 42	4 56	5 70
31	59	1 18	2 36	3 54	4 72	5 90
32	61	1 22	2 44	3 66	4 88	6 10
33	63	1 26	2 52	3 78	5 04	6 30
34	66	1 ...	2 64	3 96	5 28	6 60
35	69	1 38	2 76	4 14	5 52	6 90
36	72	1 44	2 88	4 32	5 76	7 20
37	75	1 50	3 00	4 50	6 00	7 50
38	78	1 56	3 12	4 68	6 24	7 80
39	81	1 62	3 24	4 86	6 48	8 10
40	84	1 68	3 36	5 04	6 72	8 40
41	88	1 76	3 52	5 28	7 04	8 80
42	92	1 84	3 68	5 52	7 36	9 20
43	96	1 92	3 84	5 76	7 68	9 60
44	1 00	2 00	4 00	6 00	8 00	10 00
45	1 04	2 08	4 16	6 24	8 32	10 40
46	1 09	2 18	4 36	6 54	8 72	10 90
47	1 15	2 30	4 60	6 90	[illegible]	11 50
48	1 25	2 50	5 00	7 50	10 00	12 50
49	1 35	2 70	5 40	8 10	10 80	13 50
50	1 45	2 90	5 80	8 70	11 60	14 50
51	1 55	3 10	6 20	9 30	12 [illegible]	15 50
52	1 65	3 30	6 60	9 90	13 20	16 50
53	1 80	3 60	7 20	10 80	14 40	18 00
54	1 95	3 90	7 80	11 70	15 60	19 50

☞ For rates of Monthly Assessments in the Hazardous and Extra Hazardous Classes, see Constitutions and Laws, or official literature of the Order.

The Sick and Funeral Benefits.

The Sick and Funeral Benefits are optional.

The Benefits are as follows:—(1) During each separate continuous sickness, a payment of $3.00 a week for the first two weeks, $5.00 a week for the next ten weeks; and at the discretion of the Executive Council a further sum of $2.50 a week for the next twelve weeks; (2) A payment of $50 towards funeral expenses, on the member's death, to his beneficiary.

To secure these benefits it is necessary to pay an Enrolment Fee of $1.00 and a Registration Fee of $1.00.

The rates for monthly assessments are as follows:

At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment	At Age of	Monthly Assessment
18	$0 40	26	$0 44	34	$0 48	41	$0 55	48	$0 68
19	41	27	45	35	49	42	56	49	70
20	41	28	45	36	50	43	58	50	75
21	42	29	46	37	51	44	60	51	80
22	42	30	46	38	52	45	62	52	85
23	43	31	47	39	53	46	64	53	90
24	43	32	47	40	54	47	66	54	95
25	44	33	48					55	1 00

Our Investments.

The surplus funds of the Order are always invested with a due regard to safety. A large portion of the funds is deposited with Governments and with sound monetary institutions, the balance being invested in first mortgages upon improved realty and in municipal securities, as shown below:

Invested Funds.

The following shows where some of the funds are thus invested:

Deposit Ins. Dept. Canada	$100,000 00
" " " Gt. Brit. and Ire'd	85,610 17
United States Government Bonds	148,758 50
New Brunswick Government	20,000 00
Real estate and First Mortgages on Real Estate	2,651,302 51
Debentures	132,000 00
Deposit Receipts	540 79

From the above it will be seen that we have already an invested Surplus Fund of

$3,150,209.59.

No portion of the funds thus invested can be withdrawn except by the joint cheques of the undermentioned officers who compose the Executive Council.

S. C. R., Oronhyatekha, M.D., Editor Independent National Good Templar, Toronto.

P. S. C. R., The Hon. Judge W. Wolfenden, Q.C., Hampton, N.B.

S. V. C. R., Victor Morin, Montreal, Que.

S. Secretary, John A. McGillivray, Q.C., Toronto.

S. Treasurer, H. A. Collins, Toronto.

S. Phys., T. Milburn, M.D., Toronto.

S. Coun., Hon. Elliot Stevenson, Detroit, Mich.

With what we have in the current bank account, our total surplus on hand at last report (last April) was the magnificent sum of

$3,291,712.78.